

United States Bankruptcy Court

District of Utah
Case No. 09-24558
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jason Asay
2656 North Cypress Way
Lehi, UT 84043

Social Security No.:
xxx-xx-7025

Employer's Tax I.D. No.:

Petition date: 5/5/09

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/3/09

Judith A. Boulden
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-24558

User: mkh
Form ID: rab18

Page 1 of 1
Total Noticed: 38

Date Rcvd: Nov 03, 2009

The following entities were noticed by first class mail on Nov 05, 2009.

db +Jason Asay, 2656 North Cypress Way, Lehi, UT 84043-5831
aty Darwin H. Bingham, Scalley Reading Bates Hansen & Rasmussen, Gateway Tower West,
15 West South Temple, Suite 600, P.O. Box 11429, Salt Lake City, UT 84147-0429
aty +Jacob R. Powell, Scribner & McCordless P.C., 2696 N. University Ave. ste #220,
Provo, UT 84604-3885
tr +Philip G. Jones tr, 853 West Center Street, Orem, UT 84057-5201
6431645 +AT Investments, LLC, 43 E 7200 S Ste D, Midvale, UT 84047-5651
6431646 +AVD, LLC, 10939 N Alpine Hwy Ste 101, Highland, UT 84003-8880
6431641 +Alpine Credit Union, 1510 N State St, Orem, UT 84057-2540
6431643 +Amsource Pleasant Grove, LLC, 358 S Rio Grande, Suite 200, Salt Lake City, UT 84101-1143
6431644 +Andrew Rinehart, 680 S Davis Blvd, Bountiful, UT 84010-1968
6431647 +Ben Murdock, 4267 S Summer Meadow Dr., Bountiful, UT 84010-5994
6431648 +Brandon Chambers, 2253 N. 850 E., Lehi, UT 84043-3353
6431649 +Carl Christensen, 1781 Lorien Dr., Bountiful, UT 84010-1078
6431651 +Clair Asay, 2055 E 3900 S, Salt Lake City, UT 84124-1749
6431652 +Clayton Peterson, 2455 W. Serene Ave., Las Vegas, NV 89123-6559
6431653 +Daniel Graham, 1219 S 1850 W #224, Springville, UT 84663-5052
6431655 +Jeremy Woodard, 2007 W. 730 S. Cir, St George, UT 84770-6973
6431656 +Jessica Whittaker, 889 S 140 E, Farmington, UT 84025-2147
6431657 +John Higbee, 10449 S Redwood Rd, South Jordan, UT 84095-8502
6431658 +Jon Lewis, 878 N 800 E, Orem, UT 84097-3406
6431659 +Justin Whittaker, 889 S 140 E, Farmington, UT 84025-2147
6431660 +Kale Goodman, 1972 E. Rustic Dr., St George, UT 84790-6607
6431661 +Lee Henrickson, 150 N Main St. Suite 101, Bountiful, UT 84010-6123
6431663 +MTB Enterprises, Inc., 155 Malvern, Salt Lake City, UT 84115-3070
6431662 +Mindy Murdock, 4267 S Summer Meadow Dr., Bountiful, UT 84010-5994
6431665 +Paul Graham, 6296 W 10150 N, Highland, UT 84003-3419
6431666 +R-E, LLC c/o Egan Investments, 140 W 2100 S, Salt Lake City, UT 84115-1852
6431667 +Rex Doman, 1513 E 320 N, Spanish Fork, UT 84660-5678
6431668 +Rick Perry, 1076 E Brook Circle, Alpine, UT 84004-1774
6431669 +Ryan Cullimore, 400 E Hillside Blvd #203, San Mateo, CA 94402
6431670 +Scott Doman, 1513 E 320 N, Spanish Fork, UT 84660-5678
6431671 +Victor Ruffer, 1839 Boundary Peak Dr., Summerlin, NV 89135
6431672 +Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445
6431673 +Wells Fargo Ed Fin Svc, 301 E 58th St N, Sioux Falls, SD 57104-0422
6431674 +Williamsen Riverton, Inc., 655 E 400 S Suite 200, Salt Lake City, UT 84102-2870

The following entities were noticed by electronic transmission on Nov 03, 2009.

tr +EDI: QPGJONES.COM Nov 03 2009 19:19:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201
6431642 +EDI: AMEREXPR.COM Nov 03 2009 19:18:00 Amex, PO Box 297812, Ft Lauderdale, FL 33329-7812
6431650 +EDI: CHASE.COM Nov 03 2009 19:18:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
6549768 EDI: RMSC.COM Nov 03 2009 19:19:00 GE Money Bank, Care of Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
6431654 +EDI: HFC.COM Nov 03 2009 19:18:00 HSBC/BSBUY, PO Box 15524, Wilmington, DE 19850-5524
6431672 +EDI: WFFC.COM Nov 03 2009 19:20:00 Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445
6431673 +EDI: WFFC.COM Nov 03 2009 19:20:00 Wells Fargo Ed Fin Svc, 301 E 58th St N,
Sioux Falls, SD 57104-0422

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6431664 Nic Smith, Address Unknown, City St Zip

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2009

Signature: _____

Joseph Speetjens